

FEIN, SUCH & CRANE, LLP

Attorneys At Law

Northern New York
Rein, Goldstein & Crane, LLP
28 E. Main Street, Suite 1800
Rochester, New York 14614
585.232.7400 Fax 585-756-5202
Service By Facsimile Not Accepted

January 13, 2014

Christopher White c/o
[REDACTED]

Western New York Law Center
237 Main Street, Suite 1130
Buffalo, New York 14203
Via Facsimile: (716) 270-4005

Re: White, Christopher

Property Address: [REDACTED]

Loan Servicer: PHH Mortgage

Loan Number: [REDACTED]

Dear Sir/Madam:

Pursuant to your request, I am enclosing the reinstatement figures with regard to the above-entitled mortgage. Due to the fact that this matter was forwarded to our office for foreclosure proceedings, there have been additional charges incurred. Accordingly, the total amount due to reinstate the above-referenced mortgage is as follows:

Reinstatement figures estimated good through February 7, 2014:

Total Payments Due	\$20,203.92
Accumulated Late Charge	219.65
Forecasted Late Charge	10.46
Other Fees Due	290.00
Mortgagor Recoverable Corporate Advance	3,667.56
Outstanding Incurred Foreclosure Fees and Costs	779.00
Outstanding Estimated Foreclosure Fees and Costs	<u>1,210.00</u>
Total Amount Due	\$26,380.59

This figure is an estimate good until February 7, 2014. Please make sure to use a cashier's check, payable to PHH Mortgage, and forward it to our office. Upon confirmation that the amount is sufficient to reinstate the loan and bring the account current with our

client, we will cancel the foreclosure action and Lis Pendens.

Federal Law requires us to notify you that we are acting as a debt collector, in an attempt to collect a debt. All information will be used for that purpose.

If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.

Please be advised that this and any further communication will not stay the proceeding of this action unless notified in writing by lender or its counsel, or unless stayed by operation of law.

If you have any further questions, feel free to contact this office.

Very truly yours,
Fein, Such & Crane, LLP
Workout Department

FEIN, SUCH & CRANE, LLP

Attorneys At Law

Northern New York Office
28 East Main Street, Suite 1800
Rochester, New York 14614
585-232-7400
Fax 585-756-5202

March 26, 2014

Christopher White c/o
[REDACTED]

Western New York Law Center
237 Main Street, Suite 1130
Buffalo, New York 14203
Via Facsimile: (716) 270-4005

Re: White, Christopher

Property Address: [REDACTED]

Loan Servicer: PHH Mortgage

Loan Number: [REDACTED]

Dear Sir or Madam:

Pursuant to your request, the breakdown of the Estimated Foreclosure Fees and Costs is as follows:

Attorney Fees	\$580.00
Stipulation of Discontinuance Fee	300.00
Stipulation of Discontinuance Cost	35.00
Order	45.00
Ref Cost	250.00
	<hr/>
Total Fees and Costs	\$1210.00

Federal Law requires us to notify you that we are acting as a debt collector, in an attempt to collect a debt. All information will be used for that purpose.

If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.

Please be advised that this and any further communication will not stay the proceeding of this action unless notified in writing by lender or its counsel, or unless stayed by operation of law.

If you have any further questions, feel free to contact this office.

Very truly yours,
Fein, Such & Crane, LLP
Workout Department

FEIN, SUCH & CRANE, LLP

Attorneys At Law

Northern New York Office
28 East Main Street, Suite 1800
Rochester, New York 14614
585-232-7400
Fax 585-756-5202

March 26, 2014

Christopher White c/o
[REDACTED]

Western New York Law Center
237 Main Street, Suite 1130
Buffalo, New York 14203
Via Facsimile: (716) 270-4005

Re: White, Christopher

Property Address: [REDACTED]

Loan Servicer: PHH Mortgage

Loan Number: [REDACTED]

Dear Sir or Madam:

Pursuant to your request, the breakdown of the Incurred Foreclosure Fees and Costs is as follows:

Attorney Fees	<u>\$779.00</u>
Total Fees and Costs	\$779.00

Federal Law requires us to notify you that we are acting as a debt collector, in an attempt to collect a debt. All information will be used for that purpose.

If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.

Please be advised that this and any further communication will not stay the proceeding of this action unless notified in writing by lender or its counsel, or unless stayed by operation of law.

If you have any further questions, feel free to contact this office.

Very truly yours,
Fein, Such & Crane, LLP
Workout Department

FEIN, SUCH & CRANE, LLP

Attorneys At Law

Northern New York Office
28 East Main Street, Suite 1800
Rochester, New York 14614
585-232-7400
Fax 585-756-5202

March 26, 2014

Christopher White c/o
[REDACTED]

Western New York Law Center
237 Main Street, Suite 1130
Buffalo, New York 14203
Via Facsimile: (716) 270-4005

Re: White, Christopher

Property Address: [REDACTED]

Loan Servicer: PHH Mortgage

Loan Number: [REDACTED]

Dear Sir or Madam:

Pursuant to your request, the breakdown of the Mortgagor Recoverable Corporate Advance is as follows:

Broker's Price Opinion	\$285.00
Paid Attorney Fees and Costs	3,082.56
	<hr/>
Total Fees and Costs	\$3,367.56

Federal Law requires us to notify you that we are acting as a debt collector, in an attempt to collect a debt. All information will be used for that purpose.

If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.

Please be advised that this and any further communication will not stay the proceeding of this action unless notified in writing by lender or its counsel, or unless stayed by operation of law.

If you have any further questions, feel free to contact this office.

Very truly yours,
Fein, Such & Crane, LLP
Workout Department

FEIN, SUCH & CRANE, LLP

Attorneys At Law

Northern New York Office
28 E. Main Street, Suite 1800
Rochester, New York 14614
585.232.7400 Fax 585-756-5202
Service By Facsimile Not Accepted

July 3, 2014

Christopher White c/o
Attn: Keisha A. Williams, Esq.
Western New York Law Center
237 Main Street, Suite 1130
Buffalo, New York 14203

Re: White, Christopher

Property Address: [REDACTED]

Loan Servicer: PHH Mortgage

Loan Number: [REDACTED]

Dear Sir or Madam:

Pursuant to your request, the breakdown of the Outstanding Incurred Foreclosure Fees and Costs is as follows:

Attorney Fees	\$779.00
---------------	----------

Total Outstanding Incurred Foreclosure Fees and Costs	\$779.00
---	----------

Pursuant to your request, the breakdown of the Outstanding Estimated Foreclosure Fees and Costs is as follows:

Attorney Fees	\$580.00
---------------	----------

Stipulation of Discontinuance Fee	300.00
-----------------------------------	--------

Stipulation of Discontinuance Cost	35.00
------------------------------------	-------

Order of Reference	45.00
--------------------	-------

Referee Cost	250.00
--------------	--------

Total Outstanding Estimated Foreclosure Fees and Costs	\$1210.00
--	-----------

Pursuant to your request, the breakdown of the Mortgagor Recoverable Corporate Advance is as follows:

Broker's Price Opinions	\$285.00
Title Costs	655.56
Summons & Complaint	400.00
Lis Pendens	60.00
Service of Process	612.00
Request for Judicial Intervention	95.00
Allowable Attorney Fees	<u>1,260.00</u>
Total Mortgagor Recoverable Corporate Advance	\$3,367.56

Pursuant to your request, the breakdown of Other Fees Due is as follows:

Property Inspections	<u>\$290.00</u>
Total of Other Fees Due	\$290.00

Federal Law requires us to notify you that we are acting as a debt collector, in an attempt to collect a debt. All information will be used for that purpose.

If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.

Please be advised that this and any further communication will not stay the proceeding of this action unless notified in writing by lender or its counsel, or unless stayed by operation of law.

If you have any further questions, feel free to contact this office.

Very truly yours,
Fein, Such & Crane, LLP
Workout Department